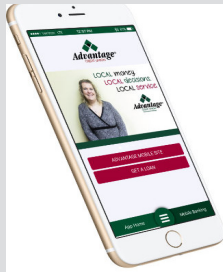




Why Switch to It's Me 247 Online/Mobile Banking



- View current rates on our savings accounts and loans.
- Apply for loans or open deposit accounts quickly and easily right from It's Me 247.
- Pay your bills automatically with our great FREE Online Bill Pay*. Set it up and forget it. No more stamps and checks. Pay your bills with a simple press of a button!
- Enroll in E-statements to view your statements online. Access up to 12 months worth of statements online or even save them to your computer for your records.
- Transfer money between your accounts quickly and easily.
- Keep tabs on your account balances and activity with live updating. Once a transaction goes through, we show it in It's Me 247 online Banking.
- Save time! With It's Me 247 you can enjoy the convenience of accessing your accounts anytime from almost anywhere.

*Bill Pay requires a checking account.

Note from the CEO:

Only 1/3 of our mobile banking users have downloaded our mobile app. It may be because you love our mobile banking and don't want to change a thing. The good news is that our mobile app is an easy way to access the same mobile banking you already use. Search for Advantage Credit Union in the app store (look for our logo). I love it and I think you will too!

Corinne Coyle, President/CEO

International Credit Union Day October 20, 2016

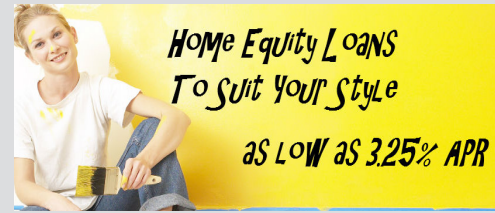


Advantage Credit Union will join with more than 56,000 credit unions around the world to celebrate International Credit Union Day and the foundational principles that make credit unions unique. Credit unions are not-for-profit financial cooperatives guided by nine principles:

- Democratic Control
- Open and Voluntary Membership
- Non-Discrimination
- Service to Members
- Distribution to Members
- Building Financial Stability
- Cooperation Among Cooperatives
- Social Responsibility
- Ongoing Education

Join us for a cookie and some coffee all day as we celebrate the credit union difference!

Home Equity Loans



^No Closing Costs**

^Interest May be tax deductible***

^No Monthly Fees

^Flexible Payment Terms

Closed-end fixed 1st mortgage

3.25% APR* for 5 years

4.25% APR for 10 years

Get the superior service you deserve from people you know.



Call Paula today and see how much she can save you with a Home Equity Loan from Advantage Credit Union!

*Annual Percentage Rate. Some Restrictions Apply. Payment example: Pay just \$18.09 per month at 3.25% for every \$1,000 borrowed with a 60 month term.

**\$50,000 minimum new money required to avoid closing costs. Approximate closing costs range from \$281 to \$681. Finance up to 80% of assessed value. Appraisals & other non-traditional documents, if required, will be paid by borrower.

***Consult a tax advisor regarding the deductibility of interest.



This credit union is federally insured by the National Credit Union Administration



Activate New Debit Cards!



For your protection and security we encourage all debit card holders to activate your new or re-issued card as soon as conveniently possible.

If you no longer want the card, give us a call and let us know to cancel it.

This will help protect you and your account from possible fraud as well as it saves resources in monitoring dormant cards for fraud.

Snow Birds and Winter Travelers



If you are planning a trip this winter or if you have a second home that you travel to in the winter months, be sure to let us know.

As well as updating your mailing address, if necessary, we will need to update your debit and credit cards so that we can monitor them for purchases in the areas you'll be traveling.

For your protection, we monitor debit and credit card activity. If your card is used in an area outside of your normal purchase cycle, your transaction may be stopped.

Remember to also let us know your cell phone number and email address so that we can reach you when you are away from home.

Help us to keep you and your cards safe this winter by letting us know where you'll be going. That way you can just relax and enjoy!

Important Pricing and Fee Changes

The following changes will take effect as of November 1, 2016

Product	Current	New
NSF Fee	\$25	\$27
Stop Payment	\$15	\$20
Cashier Check	\$2.00	\$2.50
Money Order	\$2.00	\$2.50
Balancing/Hour	\$16	\$20
Outgoing Wire	\$12	\$15
Returned deposited or cashed check		
From member	\$15	\$15
From other	\$0	\$3
Safe Deposit Boxes Annual Fee:		
3x10	\$25	\$35
5x10	\$32	\$45
10x10	\$45	\$55

Home Loans Made Simple



Advantage Credit Union can assist with all your home financing needs. Whether you are a first time home buyer, looking to downsize, upgrade, or refinance, we have a mortgage to meet your needs. We have competitive rates and fees as well as fast pre-approvals.

Contact Mark Piper, our Mortgage Loan Originator, for a free mortgage pre-approval or mortgage review at 515-867-2718 or markp@premierla.org.

Mark Piper
Mortgage Loan Officer
NMLS#: 108354



Kirby Kids Trick or Treat Monday, October 31

Kirby is inviting all of his friends 12 and under to join him on Monday, October 31, for a Halloween Costume Party and Trick or Treat through the office.

The party starts at 4:30pm and goes until 5:30pm. There will be a spooky craft and lots of candy and goodies!



Don't forget to wear your super cool costume!

Holiday Closings

Advantage Credit Union will be closed in observance of the following holidays:

Columbus Day: October 10, 2016
Veterans' Day: November 11, 2016
Thanksgiving Day: November 24, 2016
Christmas Day Observed: December 26, 2016
New Year's Day Observed: January 2, 2017

How to contact us:

Phone
641-792-5660 or 800-824-2575

Address
121 West 3rd Street N.
Newton, Iowa 50208

Monday 9:00 am – 6:00 pm
Tuesday 9:00 am – 5:00 pm
Wednesday 9:00 am – 5:00 pm
Thursday 9:00 am – 5:00 pm
Friday 9:00 am – 6:00 pm

24 Hour Touch Tone Teller CUTalk
1-866-790-4553.

For Online Applications, Free Bill Pay and 24 Hour Home Banking go to:
www.acuiowa.org

After Business Hours Card Lost/Stolen Numbers:
Credit Cards: 800-234-5354
Debit Cards: 800-383-8000

